

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Thomas Mark Ginder
 Melissa Lynn Baer
 Debtors

Case No. 12-13944-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Nov 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2017.

db	+Thomas Mark Ginder, 1235 Lehigh Avenue, Allentown, PA 18103-8407
jdb	+Melissa Lynn Baer, P.O. Box 493, Orefield, PA 18069-0493
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13920795	+Law Offices of Everett Cook, P.C., 2309 MacArthur Road, Whitehall PA 18052-4523
12855864	Wells Fargo Bank, Overdraft Recovery, P.O. Box 50014, Roanoke, VA 24040-0014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	+E-mail/Text: robertsl2@dnb.com Nov 24 2017 22:25:17 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 24 2017 22:25:11 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 24 2017 22:25:21 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12890836	EDI: ECMC.COM Nov 24 2017 22:28:00 ECMC, P.O. Box 75906, St. Paul, MN 55175
13028943	EDI: AIS.COM Nov 24 2017 22:28:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
12934120	EDI: AIS.COM Nov 24 2017 22:28:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
13124872	+E-mail/Text: blegal@phfa.org Nov 24 2017 22:25:15 Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406, Attn: ALSV/Anne
12737041	+E-mail/Text: blegal@phfa.org Nov 24 2017 22:25:15 Phfa, 2101 N Front St, Harrisburg, PA 17110-1086

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12936099	##+The Law Offices of Everett Cook, P.C., 2747 Macarthur Road, Whitehall, PA 18052-3632
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TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 JOHN EVERETT COOK on behalf of Joint Debtor Melissa Lynn Baer bankruptcy@everettcooklaw.com, G29494@notify.cincompass.com
 JOHN EVERETT COOK on behalf of Debtor Thomas Mark Ginder bankruptcy@everettcooklaw.com, G29494@notify.cincompass.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank, National Association Trustee for The Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

LEON P. HALLER on behalf of Creditor U.S. Bank, National Association Trustee for The
Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
THOMAS I. PULEO on behalf of Creditor Pennsylvania Housing Finance Agency
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Thomas Mark Ginder	Social Security number or ITIN	xxx-xx-5021
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Melissa Lynn Baer	Social Security number or ITIN	xxx-xx-7270
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-13944-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Mark Ginder
aka Thomas Ginder, aka Tom Ginder, aka Thomas M. Ginder

Melissa Lynn Baer
aka Melissa Baer, aka Melissa L. Baer

11/23/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.